

# 2012 Annual Report



*Office of the Consumer  
Advocate for Insurance*



Consumer Advocate for Insurance.

Défenseur du consommateur en  
matière d'assurances.

31 mars 2013

The Honorable Dale Graham  
Speaker of the Legislative Assembly of New Brunswick  
Legislative Assembly Building  
P.O. Box 6000  
Fredericton, NB  
E3B 5H1

Mr. Speaker,

Pursuant of subsection 10 (1) of the Consumer Advocate for Insurance Act, I am pleased to submit our annual report on the activities of the Office of the Consumer Advocate for Insurance for the calendar year 2012. The report also contains a summary regarding the total amount of expenditures assessed against licensed insurers and the amount paid by each insurer for the fiscal year that ended March 31, 2012.

Respectfully,

Ronald Godin  
Consumer Advocate for Insurance for New Brunswick

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## 1. INTRODUCTION

The Consumer Advocate has been in office since January 1, 2005. We are pleased to submit our annual report for the calendar year 2012.

The report is submitted in accordance with subsection 10 (1) of the Consumer Advocate for Insurance Act, which states as follows:

*10(1) The Consumer Advocate shall report annually to the Legislative Assembly concerning:*

- (a) the activities of the Office of the Consumer Advocate in the preceding year; and*
- b) the total amount assessed against licensed insurers in the preceding year under section 11 and the amount paid by each insurer.*

The Office of the Consumer Advocate experienced some in-office challenges in 2012.

Of the Assistant Consumer Advocates, one retired and the other one was away on leave for several months. The Consumer Advocate had to assume some of the office duties of his assistants and he also had to hire and train a new Assistant Consumer Advocate. For those reasons, the Consumer Advocate's year was almost entirely dedicated to the daily operations of his office and its personnel.

This 8<sup>th</sup> annual report will concentrate mainly on the requirements of the above mentioned subsection 10 (1) of the Consumer Advocate for Insurance Act.

The auto insurance market experienced continued stability and availability, with another slight reduction in rates, resulting in an average premium of approximately \$720 for private passenger automobiles for 2012.

In the home insurance sector, the Office of the Consumer Advocate continued to hear concerns from consumers about rising premiums. It has been a growing issue over the past few years. The insurance industry also expressed great concern over extreme weather related damages which are increasing in recent years, both in frequency and in severity. The main issue is whether this is just a passing occurrence or a new trend that will continue over the coming years.

Life and Health insurance cases have remained at approximately the same level as in prior years, in terms of percentage of the total number of cases handled by our office.

## 2. RESPONSIBILITIES OF THE CONSUMER ADVOCATE

The Consumer Advocate for Insurance was appointed for a ten year term, commencing January 1, 2005.

The Consumer Advocate is an officer of the Legislative Assembly.

Pursuant to subsection 7 (1) of the *Consumer Advocate for Insurance Act*, the responsibilities of the Consumer Advocate are as follows:

*7(1) The Consumer Advocate shall*

- (a) examine the underwriting practices and guidelines of insurers, brokers, and agents, and report the use of any prohibited underwriting practices to the Superintendent;*
- (b) conduct investigations in relation to insurers, brokers and agents concerning
  - (i) the premiums charged for contracts of insurance, and*
  - (ii) the availability of contracts of insurance;**
- (c) respond to requests for information with respect to insurance;*
- (d) develop and conduct educational programmes with respect to insurance for the purpose of educating consumers; and*
- (e) carry out tasks or investigations in relation to insurance matters or the insurance industry as directed by the Legislative Assembly.*

Subsection 7 (2) provided that the Consumer Advocate »may appear before the New Brunswick Insurance Board to represent the interests of consumers...»

### **3. OFFICE OF THE CONSUMER ADVOCATE**

The Office of the Consumer Advocate for Insurance began operating officially on March 7, 2005. The office has a permanent staff of 4 and 1 casual employee. In addition to the Consumer Advocate, the office is made up of the following employees:

Pauline Lafortune: Administrative Assistant

Sandra Godin: Assistant Consumer Advocate

Anne-Marie Ramsay: Assistant Consumer Advocate

Solange Godin: Administrative Assistant (casual part-time)

The office is located at: 270 Douglas Avenue, Suite 406, Keystone Place, Bathurst, New Brunswick.

#### **4. ACTIVITIES OF THE CONSUMER ADVOCATE**

The Consumer Advocate participated in the following activities:

- Auto Insurance Rate Hearing  
New Brunswick Insurance Board  
Intact Insurance Company  
Saint John, NB  
January 24, 2012
- Meeting with Carole Fournier  
Executive Director, Dialogue New Brunswick  
Insurance issues for non-profit organizations  
Bathurst, NB  
March 12, 2012
- Meeting with Andrew McNair, Terry Gaudet and Brian Schryer  
Insurance Brokers Association of New Brunswick  
Property and casualty issues and concerns  
Bathurst, NB  
March 29, 2012
- Professional Development Day  
Employees of the Legislative Assembly  
Fredericton, NB  
September 19, 2012
- Personal Injury Conference  
Canadian Bar Association, NB Branch  
Fredericton, NB  
October 19, 2012
- Media Interviews
  - Newspaper interviews
  - Radio interviews
  - Television interviews
- Facebook account created in 2012 for the Insurance Advocate



## 5. CASES HANDLED BY THE OFFICE OF THE ADVOCATE

### 5.1 Number of Cases

We handled many cases during 2012, and the following table shows that we responded to concerns, complaints, requests for information and assistance as follow:

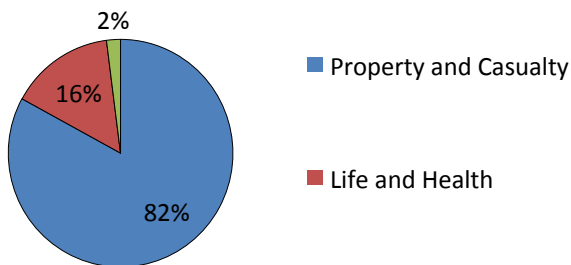
	<i>Number</i>	<i>(%)</i>
# of cases completed	1172	100.00%

### 5.2 Breakdown by Type of Insurance

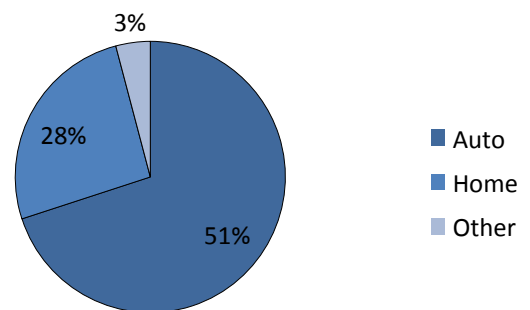
The following table presents a breakdown of the cases by type of insurance.

	<i>Number</i>	<i>(%)</i>
Property and Casualty	963	82.17%
<i>Auto.....</i>	<i>600</i>	<i>51.19%</i>
<i>Home.....</i>	<i>326</i>	<i>27.82%</i>
<i>Other.....</i>	<i>37</i>	<i>3.16%</i>
<i>Total</i>	<i>963</i>	<i>82.17%</i>
Life and Health	181	15.44%
Non insurance related	28	2.39%

**Breakdown by Type of Insurance**



**Property and Casualty**



### 5.3 Nature of Requests

The following table illustrates the main areas of concerns from consumers in regards to insurance.

	<i>Number</i>	<i>(%)</i>
Claims	587	50.09%
Premiums	355	30.29%
Information	222	18.94%
Other	8	0.68%

### 5.4 Origin of Requests

We received requests for information from several categories of individuals. The following table reflects the interest of the general public as consumers with regard to our office.

	<i>Number</i>	<i>(%)</i>
Public	1063	90.70%
Adjusters	24	2.05%
Brokers	23	1.96%
Government	21	1.79%
Lawyers	17	1.45%
Insurers	12	1.02%
Agents	5	0.43%
Corporations	1	0.09%
Media	0	0.00%
Other	6	0.51%

## 5.5 Breakdown by County

We compiled a list of all the cases by county, as shown in the following table.

	#	(%)
Gloucester	318	27.13%
Westmorland	173	14.76%
York	145	12.37%
Kings	85	7.25%
Madawaska	74	6.31%
Saint John	63	5.38%
Restigouche	52	4.44%
Northumberland	37	3.16%
Carleton	24	2.05%
Charlotte	24	2.05%
Kent	23	1.96%
Albert	23	1.96%
Victoria	22	1.88%
Sunbury	19	1.62%
Queens	7	0.60%
Other (outside province)	83	7.08%

## 6. ASSESSMENT OF OFFICE EXPENDITURES

Subsection 11(1) of the *Consumer Advocate for Insurance Act* states that: “*The Consumer Advocate shall annually, as soon as practicable after the close of each fiscal year, by reference to the Public Accounts and by such further inquiries or investigations as he or she may deem necessary, ascertain and clarify the total amount of the expenditure incurred by the Province for or in connection with the administration of this Act during the last preceding fiscal year and the amount of the expenditure so ascertained and certified by the Consumer Advocate is final and conclusive for all purposes of this section.*”

Subsection 11(3) states that: “*The total amount of the expenditure incurred by the Province for or in connection with the administration of this Act ascertained and certified under the provisions of subsection (1) shall be assessed against licensed insurers (...).*”

Subsection 11(3) (a) allows the Consumer Advocate to apportion the expenditure against any particular class of insurance. It states as follows:

“*Where any portion, as the Consumer Advocate determines, of the total amount of the expenditure incurred by the Province for or in connection with the administration of this Act was expended directly or indirectly with that class shall be assessed such amount of that portion as his or her net receipts with respect to that class of insurance are of the total net receipts with respect to that class of insurance of all licensed insurers providing insurance of that class:*”

Thus, the Consumer Advocate determined that the total amount of the expenditures for the fiscal year ending March 31, 2012 was to be apportioned as follows, for assessment purposes:

80% as against Property and Casualty insurers

20% as against Life and Health insurers

The total amount of expenditures incurred for the fiscal year ending March 31, 2012 was \$496,453.72. This amount has been assessed against every licensed insurer in New-Brunswick, by means of a notice of assessment submitted to each company. Attached hereto as **Appendix A** is the breakdown of the total amount submitted to all the licensed insurers for the previous year, as well as the amount paid by each.

## **7. ISSUES**

### **7.1 Credit Scores**

The use of a consumer's credit score as an underwriting tool by insurance companies is not a prohibited practice for any type of insurance in this Province. Although it is not used by insurers in auto insurance, there are several companies that use it in home insurance.

Legislation that would ban or regulate the use of credit scores for underwriting purposes in all types of insurance has been supported by successive governments since 2010, but legislation to that effect has not been brought forward to this date.

### **7.2 Minor Injury Legislation**

In its response to the Auto Insurance Working Group's Report, the Department of Justice and Attorney General has proposed the following changes to the existing legislation on minor injuries on June 2012:

- An increase in the amount of the cap from \$2,500 to \$7,500
- A new definition of « minor personal injury »

These changes are intended to provide better compensation for accident victims without compromising the stability of the insurance market. The main concern is for auto insurance to remain available and affordable. It is expected that changes can be absorbed by the industry without any resulting increase in premiums charged to consumers.

The revised legislation regarding minor injuries sustained as a result of a motor vehicle accident is expected to come into effect in early 2013.

### **7.3 Bernard Richard Report**

In December 2011, Mr. Bernard Richard submitted a report regarding his review of the legislative officers in New Brunswick. His recommendations pertaining to the Consumer Advocate and the Office of the Consumer Advocate are as follows:

It is recommended that the responsibilities of the Consumer Advocate for Insurance be assigned to the Ombudsman effective January 1, 2015 and that the resources of the Office of the CAI be relocated to the Office of the ombudsman at that time»

The Consumer Advocate is opposed to these recommendations or any other recommendations that would lessen or undermine the independence and the legislative status of the Consumer Advocate and the Office of the Consumer Advocate.

The issue has remained outstanding throughout 2012, without any official response from the governing authorities involved in the matter.

## **8. CONCLUSION**

2012 was a different year for the Consumer Advocate and the Office of the Consumer Advocate. It was a year of transition and a year of challenge. The transition was an internal one, while the challenge was from an external source which has put into question the very existence of the position of the Consumer Advocate and the operations of the Office of the Consumer Advocate. The internal transition has been successfully accomplished while the external challenge contained in the Bernard Richard report remains as a serious concern to the Consumer Advocate and his Office.



## Appendix A: Statement of Assessments

<b>Company</b>	<b>Amount of Assessment</b>	<b>Amount paid</b>
Acadie Vie	\$ 2 071,03	2071,03
ACE INA Insurance	\$ 3 254,08	3254,08
ACE INA Life Insurance	\$ 410,64	410,64
ACTRA Fraternal Benefit Society	\$ 2,01	2,01
Aetna Life Insurance Company	\$ 0,13	0,13
Affiliated FM Insurance Company	\$ 276,45	276,45
Allianz Global Risks US Insurance Company	\$ 1 071,53	1071,53
Allianz Life Insurance Company of North America	\$ -	
Allstate Insurance Company	\$ -	
Allstate Insurance Company of Canada	\$ 13 420,81	13420,81
American Bankers Insurance Company of Florida	\$ 3 374,73	3374,73
American Bankers Life Assurance Company of Florida	\$ 762,22	762,22
American Health and Life Insurance Company	\$ 69,61	69,61
American Income Life Insurance Company	\$ 577,88	577,88
Arch Insurance Company	\$ 838,48	838,48
Ascentus Insurance Ltd.	\$ 3,47	3,47
Aspen Insurance UK Limited	\$ 55,99	55,99
Associated Electric & Gas Insurance Services Limited	\$ 255,19	255,19
Assomption Compagnie Mutuelle d'Assurance-vie	\$ 5 864,28	5864,28
Assurance-Vie Banque Nationale Compagnie d'Assurance-Vie	\$ 807,96	807,96
Assurant Life of Canada	\$ 201,55	201,55
Atradius Credit Insurance N.V.	\$ -	
Aviva Insurance Company of Canada	\$ 25 030,57	25030,57
Aviva International Insurance Limited	\$ -	
AXA Assurances Inc.	\$ 280,08	280,08
AXA Equitable Life Insurance Company	\$ -	
AXA General Insurance	\$ -	
AXA Insurance (Canada)	\$ 22 645,34	22645,34
AXA Pacific Insurance Company	\$ 199,20	199,2
AXIS Reinsurance Company (Canadian Branch)	\$ 17,36	17,36
Berkley Insurance Company	\$ 51,65	51,65
Blue Cross Life Insurance Company of Canada	\$ 2 191,28	2191,28
BMO Life Assurance Company	\$ 141,99	141,99
BMO Life Insurance Company	\$ 720,00	720
CAA Insurance Company (Ontario)	\$ 1 695,18	1695,18
Canada Guaranty Mortgage Insurance Company	\$ 82,46	82,46
Canadian Egg Industry Reciprocal Alliance (CEIRA)	\$ -	
Canadian Farm Insurance Corp.	\$ (6,08)	
Canadian Lawyers Insurance Association (CLIA)	\$ 344,16	344,16
Canadian Northern Shield Insurance Company	\$ 121,95	121,95
Canadian Premier Life Insurance Company	\$ 644,48	644,48
Canadian Universities Reciprocal Insurance Exchange	\$ 428,79	428,79

<b>Company</b>	<b>Amount of Assessment</b>	<b>Amount paid</b>
Canassurance compagnie d'assurance	\$ 848,02	848,02
Carleton Mutual Insurance Company	\$ 868,85	868,85
Chartis Insurance Company of Canada	\$ 9 030,10	9030,1
Chicago Title Insurance Company	\$ 128,90	128,9
Chubb Insurance Company of Canada	\$ 1 798,47	1798,47
CIBC Life Insurance Company Limited / Compagnie d'assurance-vie CIBC Limitée	\$ 134,20	134,2
CIGNA Life Insurance Company of Canada	\$ -	
CMFG life Insurance Company	\$ 0,13	0,13
Coachman Insurance Company	\$ 0,87	0,87
Combined Insurance Company of America	\$ 1 775,24	1775,24
Compagnie Française d'Assurance pour le Commerce Extérieur	\$ 183,58	183,58
CompCorp Life Insurance Company	\$ -	
Continental Casualty Company	\$ 1 011,64	1011,64
Co-operators General Insurance Company	\$ 20 185,03	20185,03
Co-operators Life Insurance Company	\$ 2 002,05	2002,05
CorePointe Insurance Company	\$ 0,43	0,43
COSECO Insurance Company	\$ 1 044,19	1044,19
CT Financial Assurance Company	\$ 9,80	9,8
CUMIS General Insurance Company	\$ 2 133,51	2133,51
CUMIS Life Insurance Company	\$ 781,32	781,32
Darwin National Assurance Company	\$ -	
DAS Legal Protection Insurance Company Limited	\$ -	
Desjardins Sécurité financière compagnie d'assurance vie	\$ 3 457,50	3457,5
Ecclesiastical Insurance Office Public Limited Company	\$ 1 121,87	1121,87
Echelon General Insurance Company	\$ 213,96	213,96
Economical Mutual Insurance Company	\$ 12 527,22	12527,22
Electric Insurance Company	\$ 22,13	22,13
Elite Insurance Company	\$ 6 692,61	6692,61
Employers Insurance Company of Wausau	\$ -	
Euler Hermes North America Insurance Company	\$ 136,27	136,27
Everest Insurance Company of Canada	\$ 128,03	128,03
Factory Mutual Insurance Company	\$ 3 967,13	3967,13
FaithLife Financial	\$ -	
Farm Mutual Reinsurance Plan Inc.	\$ -	
FCT Insurance Company Ltd.	\$ 1 250,33	1250,33
Federal Insurance Company	\$ 5,21	5,21
Federated Insurance Company of Canada	\$ 364,55	364,55
Federation Insurance Company of Canada	\$ 12 495,10	12495,1
Fenchurch General Insurance Company	\$ 172,30	172,3
Fidelity National Title Insurance Company	\$ -	
First American Title Insurance Company	\$ 186,18	186,18
First Canadian Insurance Corporation	\$ 1 018,55	1143,26
First North American Insurance Company	\$ 36,46	36,46
Foresters Life Insurance Company	\$ 126,26	126,26

<b>Company</b>	<b>Amount of Assessment</b>	<b>Amount paid</b>
Fundy Mutual Insurance Company	\$ 1 417,42	1417,42
Gan Eurocourtage	\$ 58,59	58,59
GCAN Insurance Company	\$ 869,29	869,29
Genworth Financial Mortgage Insurance Company Canada	\$ 3 196,36	3196,36
Gerber Life Insurance Company	\$ 14,20	14,2
Gore Mutual Insurance Company	\$ 24,30	24,3
Grain Insurance and Guarantee Company	\$ 881,87	881,87
Great American Insurance Company	\$ 1 011,20	1011,2
Green Shield Canada	\$ 660,10	660,1
Hartford Fire Insurance Company	\$ 17,79	17,79
Hartford Life Insurance Company	\$ -	
HDI-Gerling Industrie Versicherung AG	\$ -	
Healthcare Insurance Reciprocal of Canada	\$ 8,68	8,68
Household Life Insurance Company	\$ 98,26	
Industrial Alliance Insurance and Financial Services Inc.	\$ 3 526,99	3526,99
Industrial Alliance Pacific Insurance and Financial Services Inc.	\$ 1 058,76	1058,76
Industrial-Alliance Pacific General Insurance Corporation	\$ 1 257,28	1257,28
Intact Insurance Company	\$ 17 194,82	17194,82
International Insurance Company of Hannover Ltd.	\$ 31,25	31,25
Jewelers Mutual Insurance Company	\$ 12,59	12,59
Knights of Columbus	\$ 575,50	575,5
La Capitale assurances et gestion du patrimoine inc.	\$ 162,09	162,09
La Capitale General Insurance Inc.	\$ -	
La Compagnie d'assurance Belair inc.	\$ 45,57	45,57
La Compagnie d'Assurances Jevco	\$ 397,10	397,1
La Survivance – Voyage, compagnie d'assurance	\$ 10,18	10,18
La Survivance compagnie mutuelle d'assurance-vie	\$ 136,46	136,46
Lawyers' Professional Indemnity Company	\$ 2,60	2,6
Legacy General Insurance Company	\$ 231,32	231,32
L'Excellence Compagnie d'assurance-vie	\$ 75,52	75,52
Liberty Life Assurance Company of Boston	\$ -	
Liberty Mutual Insurance Company	\$ 3 691,55	3691,55
Life Insurance Company of North America	\$ -	
Lloyd's Underwriters	\$ 11 588,06	11588,06
London Life Insurance Company	\$ 5 545,25	5545,25
Lumbermen's Underwriting Alliance	\$ 212,22	212,22
L'Union Canadienne Compagnie d'Assurances	\$ -	
L'Union-Vie, compagnie mutuelle d'assurance	\$ 58,30	58,3
L'Unique assurances générales inc.	\$ 158,41	158,41
Manulife Canada Ltd.	\$ 190,69	190,69
Massachusetts Mutual Life Insurance Company	\$ -	
MD Life Insurance Company	\$ -	
Medavie Inc.	\$ 9 993,53	9993,53
Mitsui Sumitomo Insurance Company Limited	\$ 39,06	39,06

<b>Company</b>	<b>Amount of Assessment</b>	<b>Amount paid</b>
Motors Insurance Corporation	\$ 96,78	96,78
Munich Reinsurance America, Inc	\$ -	
National Liability & Fire Insurance Company	\$ 53,82	53,82
New York Life Insurance Company	\$ 23,50	23,5
Northbridge Commercial Insurance Corporation	\$ 3 553,10	3553,1
Northbridge General Insurance Corporation	\$ 5 374,57	5374,57
Northbridge Indemnity Insurance Corporation	\$ 230,88	230,88
Northbridge Personal Insurance Corporation	\$ 33,42	33,42
Novex Insurance Company	\$ 388,86	388,86
Old Republic Insurance Company of Canada	\$ 713,49	713,49
Omega General Insurance Company	\$ 75,08	75,08
Optimum Société d'Assurance inc.	\$ -	
Pafco Insurance Company	\$ 451,35	451,35
Pembridge Insurance Company	\$ 7 185,63	7185,63
Penncorp Life Insurance Company	\$ 53,03	53,03
Perth Insurance Company	\$ 15,62	15,62
PMI Mortgage Insurance Company Canada	\$ -	
Primerica Life Insurance Company of Canada	\$ 182,20	182,2
Primum Insurance Company	\$ 5 259,13	5259,13
Promutuel des Riverains, société mutuelle d'assurance générale	\$ 2 214,67	2214,67
Promutuel Gaspésie - les Îles, Société mutuelle d'assurance générale	\$ 3 252,35	3252,35
Promutuel Vie Inc.	\$ -	
Protective Insurance Company	\$ 6,94	6,94
Quebec Assurance Company	\$ -	
RBC General Insurance Company	\$ 4 247,93	
RBC Insurance Company of Canada	\$ 1 694,74	1694,74
RBC Life Insurance Company	\$ 2 710,11	2710,11
Reliable Life Insurance Company	\$ 161,47	161,47
Royal & Sun Alliance Insurance Company of Canada	\$ 13 237,67	13237,67
Safety National Casualty Corporation	\$ -	
Scotia General Insurance Company	\$ -	
Scotia Life Insurance Company	\$ 263,25	263,25
Scottish & York Insurance Co. Limited	\$ 56,42	56,42
Security Insurance Company of Hartford	\$ -	
Security National Insurance Company	\$ 14 733,21	14733,21
Sentry Insurance a Mutual Company	\$ 5,21	5,21
Sompo Japan Insurance Inc.	\$ 1,74	1,74
SouthEastern Mutual Insurance Company	\$ 2 650,83	2650,83
SSQ, Insurance Company Inc.	\$ 280,08	280,08
SSQ, Société d'Assurance-Vie inc.	\$ 362,26	362,26
St. Paul Fire and Marine Insurance Company	\$ 716,09	716,09
Standard Life Assurance Limited	\$ -	
Stanley Mutual Insurance Company	\$ 2 772,35	2772,35

<b>Company</b>	<b>Amount of Assessment</b>	<b>Amount paid</b>
State Farm Fire and Casualty Company	\$ 8 203,78	8203,78
State Farm International Life Insurance Company Ltd.	\$ 330,97	330,97
State Farm Mutual Automobile Insurance Company	\$ 13 203,38	13203,38
Stewart Title Guaranty Company	\$ 577,21	577,21
Sun Life Assurance Company of Canada	\$ 14 124,29	14124,29
Sun Life Insurance (Canada) Limited	\$ -	
Sunderland Marine Mutual Insurance Company Limited	\$ 1 276,81	1276,81
T.H.E. Insurance Company	\$ 0,87	0,87
TD Direct Insurance Inc.	\$ -	
TD General Insurance Company	\$ -	
TD Home and Auto Insurance Company	\$ 498,66	498,66
TD Life Insurance Company	\$ 47,87	47,87
Temple Insurance Company	\$ 1 663,93	1663,93
The American Road Insurance Company	\$ 46,44	46,44
The Boiler Inspection and Insurance Company of Canada	\$ 438,77	438,77
The Canada Life Assurance Company	\$ 8 967,19	8967,19
The Canada Life Insurance Company of Canada	\$ -	
The Dominion of Canada General Insurance Company	\$ 8 524,50	8524,5
The Empire Life Insurance Company	\$ 501,74	501,74
The Equitable Life Insurance Company of Canada	\$ 290,26	290,26
The Grand Orange Lodge of British America Benefit Fund	\$ 8,92	8,92
The Great-West Life Assurance Company	\$ 8 377,74	8377,74
The Guarantee Company of North America	\$ 2 031,96	2031,96
The Independent Order of Foresters	\$ 7,54	7,54
The Insurance Company of Prince Edward Island	\$ 3 975,81	3975,81
The Manufacturers Life Insurance Company	\$ 14 760,09	14760,09
The Missisquoi Insurance Company	\$ 2,17	2,17
The Mortgage Insurance Company of Canada	\$ -	0
The Nordic Insurance Company of Canada	\$ -	0
The North Waterloo Farmers Mutual Insurance Company	\$ -	0
The Order of United Commercial Travelers of America	\$ 7,79	7,79
The Personal Insurance Company	\$ 6 677,42	6677,42
The Portage la Prairie Mutual Insurance Company	\$ 5 594,17	5594,17
The Shipowners' Mutual Protection and Indemnity Association (Luxembourg) [Canada Branch]	\$ 4,77	4,77
The Sovereign General Insurance Company	\$ 3 040,56	3040,56
The Standard Life Assurance Company 2006	\$ -	
The Standard Life Assurance Company of Canada	\$ 1 033,00	1033
The Wawanesa Life Insurance Company	\$ 393,30	393,3
The Wawanesa Mutual Insurance Company	\$ 45 908,69	45908,69
TIG Insurance Company	\$ -	
Tokio Marine & Nichido Fire Insurance Co. Ltd.	\$ 16,49	16,49
Traders General Insurance Company	\$ 5 082,50	5082,5
Trafalgar Insurance Company of Canada	\$ 533,81	533,81

<b>Company</b>	<b>Amount of Assessment</b>	<b>Amount paid</b>
Trans Global Insurance Company	\$ 99,38	99,38
Trans Global Life Insurance Company	\$ 31,79	31,79
Transamerica Life Canada	\$ 555,01	555,01
Travelers Insurance Company of Canada	\$ 874,06	874,06
Trisura Guarantee Insurance Company	\$ 357,61	357,61
Triton Insurance Company	\$ 494,75	494,75
Unica Insurance Inc.	\$ -	
Unifund Assurance Company	\$ 13 325,77	13325,77
Union du Canada Assurance-Vie	\$ -	
United American Insurance Company	\$ 1,01	1,01
United General Insurance Corporation	\$ 2 383,93	2383,93
Utica Mutual Insurance Company	\$ -	
Virginia Surety Company Inc.	\$ -	
Waterloo Insurance Company	\$ 689,18	689,18
Western Assurance Company	\$ -	
Western Financial Insurance Company	\$ 187,92	187,92
Western Life Assurance Company	\$ 320,42	320,42
Western Surety Company	\$ 375,40	375,40
Westport Insurance Corporation	\$ 996,88	996,88
Woman's Life Insurance Society	\$ -	
XL Insurance Company Limited	\$ 1 189,58	1189,58
XL Reinsurance America Inc.	\$ 177,50	177,5
Zenith Insurance Company	\$ 1 277,68	1277,68
Zurich Insurance Company Ltd	\$ 5 687,05	5687,05
	<b>\$ 496 453,72</b>	<b>492 238,30</b>